



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** WINTRUST FINANCIAL CORPORATION

**City/State** ROSEMONT, IL

## Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 50,142,143

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 15

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	46,764,308	41,263,905	33,224,627	29,099,165	26,398,521
Net income (\$000)	466,151	292,990	355,697	343,166	257,682
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54	3.34	3.08	61	3.18	2.92	64
+ Non-interest income	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57	1.22	1.31	54	1.21	1.35	49
– Overhead expense	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64	2.77	2.72	54
– Provision for credit losses	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52	0.11	0.16	42
+ Securities gains (losses)	0	0.01	61	0	0.02	29	0	0.01	59	0	0	63	0	0.01	40
+ Other tax equivalent adjustments	0	0	46	0	0	15	0	0	42	0	0	11	0	0	47
= Pretax net operating income (tax equivalent)	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40	1.60	1.57	47	1.51	1.43	55
Net operating income	1	1.26	21	0.71	0.81	34	1.07	1.19	33	1.18	1.24	38	0.98	0.89	55
Net income	1	1.26	21	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38	0.98	0.90	54
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61	4.36	4.24	58	3.90	3.80	58
Interest expense	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55	0.76	0.86	42	0.47	0.60	42
Net interest income (tax equivalent)	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52	3.59	3.38	57	3.43	3.19	55
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57	0.09	0.22	32	0.07	0.24	27
Earnings coverage of net loan and lease losses (X)	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42	25.17	21.75	68	28.90	19.67	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29	0.64	0.90	27	0.64	0.98	22
Allowance for loan and lease losses / Total loans and leases	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29	0.63	0.89	26	0.63	0.96	22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.20	0.49	16	0.40	0.71	24	0.44	0.57	38	0.54	0.61	46	0.54	0.72	36
30–89 days past due loans and leases / Total loans and leases	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89	0.70	0.44	83	0.59	0.47	72
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23	8.15	16.62	25	8.46	17.03	26
Net short-term noncore funding dependence	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30	3.27	4.66	31	4.99	4.83	45
Net loans and leases / Total assets	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84	78.25	62.73	89
<b>Capitalization</b>															
Tier 1 leverage ratio	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20	9.13	9.71	36	9.33	9.53	44
Holding company equity capital / Total assets	8.97	10.71	24	9.13	11.16	21	10.08	12.43	23	10.46	12.22	26	10.66	11.94	36
Total equity capital (including minority interest) / Total assets	8.97	10.82	22	9.13	11.29	19	10.08	12.57	22	10.46	12.27	26	10.66	12.01	33
Common equity tier 1 capital / Total risk-weighted assets	8.55	12.42	1	8.82	12.38	2	9.22	12.17	4	9.25	12.12	5	9.44	12.19	8
Net loans and leases / Equity capital (X)	7.87	5.53	90	8.03	5.58	89	7.33	5.21	85	7.33	5.29	87	7.34	5.27	88
Cash dividends / Net income	21.16	28.27	35	29.31	42.30	35	18.30	33.12	25	14.86	27.31	20	15.73	31.29	23
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets	11.23	10.50	65	23.14	16.68	71	17.16	9.26	82	11.93	7	81	8.73	8.28	66
Equity capital	9.30	7.46	72	11.51	6.99	76	12.97	10.49	73	9.76	7.89	71	10.44	10.18	70
Net loans and leases	7.08	3.36	70	22.25	9.07	84	12.95	9.10	73	9.62	7.89	72	8.77	9.38	64
Noncore funding	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77	1.23	10.67	32	-12.32	5.59	37
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73	10.14	13.37	60	7.70	12.69	53
Equity investment in subsidiaries / Equity capital	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92	111.17	103.10	84	106.86	102.10	73
Cash from ops + noncash items + op expense / Op expense + dividends	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18	99.34	174.91	15	136.09	148.20	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,143,563	1,141,851	1,222,207	1,050,728	863,337	0.15	54.93
Income from lease financing receivables.....	22,779	35,951	18,930	10,235	6,167	-36.64	515.98
Fully taxable income on loans and leases.....	1,160,264	1,169,313	1,226,276	1,048,023	861,601	-0.77	57.56
Tax-exempt income on loans and leases.....	6,078	8,489	14,861	12,940	7,903	-28.40	12.58
Estimated tax benefit on income on loans and leases.....	1,608	2,235	3,927	3,396	3,998	-28.06	-42.75
Income on loans and leases (tax equivalent).....	1,167,950	1,180,037	1,245,064	1,064,359	873,502	-1.02	56.85
Investment interest income (tax equivalent).....	97,279	101,815	110,343	89,659	66,804	-4.46	49.24
Interest on balances due from depository institutions.....	6,606	8,553	29,804	17,090	9,252	-22.76	55.95
Interest income on other earning assets.....	7,250	7,030	6,155	5,375	4,397	3.13	66.06
Total interest income (tax equivalent).....	1,279,085	1,297,435	1,391,366	1,176,483	953,955	-1.41	56.29
Interest on time deposits of \$250K or more.....	15,031	29,867	35,881	23,680	12,410	-49.67	
Interest on time deposits < \$250K.....	27,199	63,394	78,897	50,842	31,631	-57.10	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	45,889	95,917	164,114	92,031	39,285	-52.16	85.14
Interest on other borrowings and trading liabilities.....	40,425	41,974	35,776	32,233	23,950	-3.69	63.37
Interest on subordinated debt and mandatory convertible securities.....	21,983	21,961	15,555	7,122	7,116	0.10	209.14
Total interest expense.....	150,527	253,113	330,223	205,908	114,392	-40.53	66.76
Net interest income (tax equivalent).....	1,128,558	1,044,322	1,061,143	970,575	839,563	8.07	54.99
Non-interest income.....	589,985	607,780	401,844	354,419	318,982	-2.93	85.17
Adjusted operating income (tax equivalent).....	1,718,543	1,652,102	1,462,987	1,324,994	1,158,545	4.02	64.18
Overhead expense.....	1,135,351	1,067,501	926,561	821,584	731,269	6.36	66.17
Provision for credit losses.....	-59,263	188,477	53,626	34,706	29,837		
Securities gains (losses).....	1,079	221	899	33	45	388.24	-85.89
Other tax equivalent adjustments.....	0	-1	0	-1	0		
Pretax net operating income (tax equivalent).....	641,397	394,197	486,325	465,805	397,484	62.71	89.87
Applicable income taxes.....	171,645	96,792	124,404	116,967	132,315	77.33	37.34
Tax equivalent adjustments.....	3,601	4,415	6,224	5,672	7,487	-18.44	-39.50
Applicable income taxes (tax equivalent).....	175,246	101,207	130,628	122,639	139,802	73.16	33.85
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	466,151	292,990	355,697	343,166	257,682	59.10	125.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	466,151	292,990	355,697	343,166	257,682	59.10	125.33
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	466,151	292,990	355,697	343,166	257,682	59.10	125.33
Investment securities income (tax equivalent).....	97,279	101,815	110,343	89,659	66,804	-4.46	49.24
US Treasury and agency securities (excluding mortgage-backed securities).....	7,063	26,480	39,352	24,938	18,805	-73.33	-70.31
Mortgage-backed securities.....	74,478	59,629	51,845	45,076	31,217	24.90	185.66
All other securities.....	15,738	15,706	19,146	19,645	16,782	0.20	2.71
Cash dividends declared.....	98,629	85,890	65,110	50,986	40,543	14.83	155.73
Common.....	70,663	64,513	56,910	42,786	30,765	9.53	193.76
Preferred.....	27,966	21,377	8,200	8,200	9,778	30.82	92.70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.74	2.85	40	3.14	3.27	37	4.19	4	67	4.04	3.87	64	3.61	3.47	61
Less: Interest expense .....	0.32	0.23	76	0.61	0.48	74	0.99	0.98	60	0.71	0.79	46	0.43	0.55	43
Equals: Net interest income (tax equivalent) .....	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54	3.34	3.08	61	3.18	2.92	64
Plus: Non-interest income .....	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57	1.22	1.31	54	1.21	1.35	49
Equals: adjusted operating income (tax equivalent) .....	3.67	3.70	50	4	4.04	54	4.40	4.41	52	4.55	4.46	56	4.39	4.33	54
Less: Overhead expense .....	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64	2.77	2.72	54
Less: Provision for credit losses .....	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52	0.11	0.16	42
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	61	0	0.02	31	0	0.01	59	0	0	63	0	0.01	44
Plus: other tax equivalent adjustments .....	0	0	46	0	0	15	0	0	42	0	0	11	0	0	47
Equals: Pretax net operating income (tax equivalent) .....	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40	1.60	1.57	47	1.51	1.43	55
Less: Applicable income taxes (tax equivalent) .....	0.37	0.38	52	0.25	0.23	51	0.39	0.36	59	0.42	0.33	78	0.53	0.55	45
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	1	1.26	21	0.71	0.81	34	1.07	1.19	33	1.18	1.24	38	0.98	0.89	55
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	1	1.26	21	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38	0.98	0.90	54
Memo: Net income (last four quarters) .....	1	1.26	21	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38	0.98	0.91	53
Net income—BHC and noncontrolling (minority) interest .....	1	1.27	19	0.71	0.83	34	1.07	1.20	32	1.18	1.25	38	0.98	0.91	53
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.91	93.08	59	93.05	92.32	60	92.21	91.05	61	92.83	91.48	63	92.63	91.61	61
Average interest-bearing funds / Average assets .....	61.55	61.99	58	65.65	64.06	62	68.79	65.57	68	65.78	65.56	52	64.97	65.75	48
Interest income (tax equivalent) / Average earning assets .....	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61	4.36	4.24	58	3.90	3.80	58
Interest expense / Average earning assets .....	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55	0.76	0.86	42	0.47	0.60	42
Net interest income (tax equivalent) / Average earning assets .....	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52	3.59	3.38	57	3.43	3.19	55
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.43	4.01	18	3.82	4.27	23	4.92	5.09	46	4.66	4.95	36	4.19	4.52	33
Interest-bearing bank balances .....	0.14	0.14	54	0.26	0.27	50	1.74	2.04	31	1.55	1.64	39	0.88	1.05	26
Federal funds sold and reverse repos .....	0.20	0.25	57	0.69	0.68	60	1.84	2.44	31	1.77	2.17	25	0.13	1.41	7
Trading assets .....	0.01	0.45	53	0.01	0.60	51	0.04	0.99	46	0.07	1.11	46	0.06	1.11	37
Total earning assets .....	2.90	3.04	37	3.37	3.51	35	4.52	4.36	62	4.33	4.20	57	3.87	3.73	59
Investment securities (tax equivalent) .....	2.06	1.77	70	2.55	2.25	75	3.02	2.76	75	2.88	2.68	69	2.55	2.47	59
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.73	1.14	95	3.15	1.75	90	3.15	2.32	87	2.75	2.05	87	2.20	1.62	83
Mortgage-backed securities .....	1.80	1.57	75	2.42	2.05	85	2.84	2.61	80	2.70	2.50	76	2.49	2.23	73
All other securities .....	3.13	2.81	67	3.38	3.24	63	4.03	4.06	64	4.07	4.20	65	3.97	3.66	63
Interest-bearing deposits .....	0.33	0.21	77	0.77	0.53	78	1.35	1.10	72	0.95	0.81	70	0.52	0.49	60
Time deposits of \$250K or more .....	1.15	0.66	89	1.97	1.42	89	2.30	1.96	77	1.75	1.44	74			
Time deposits < \$250K .....	0.87	0.62	79	1.73	1.36	82	2.02	1.82	61	1.44	1.29	58			
Other domestic deposits .....	0.21	0.15	73	0.49	0.36	79	1.05	0.93	62	0.71	0.67	62			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos .....	0.06	0.17	26	0.65	0.62	66	1.57	1.86	40	0.51	1.51	19	0.19	0.94	14
Other borrowed funds and trading liabilities .....	1.57	1.27	63	1.62	1.50	57	1.72	2.38	17	1.99	2.28	30	2.22	1.77	80
All interest-bearing funds .....	0.52	0.37	78	0.93	0.74	74	1.44	1.49	53	1.08	1.19	45	0.67	0.82	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	589,985	607,780	401,844	354,419	318,982
Fiduciary activities income	21,930	18,392	18,766	13,262	58,903
Service charges on deposit accounts - domestic	54,305	45,168	39,197	36,538	34,587
Trading revenue	-10,853	61,715	16,757	11,672	5,299
Investment banking fees and commissions	98,065	78,976	74,814	73,381	18,390
Insurance activities revenue	2,110	1,709	1,915	1,850	2,109
Venture capital revenue	0	0	0	0	0
Net servicing fees	96,926	39,619	33,201	42,686	20,989
Net securitization income	628	-1,881	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	195,407	217,357	89,468	68,908	71,434
Other non-interest income	131,467	146,725	127,726	106,122	107,271
Total overhead expenses	1,135,351	1,067,501	926,561	821,584	731,269
Personnel expense	690,622	625,003	544,475	478,853	429,180
Net occupancy expense	117,225	105,127	129,342	113,738	103,702
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,734	11,019	11,844	4,571	4,401
Other operating expenses	319,770	326,352	240,900	224,422	193,986
Fee income on mutual funds and annuities	11,221	10,062	10,020	12,041	12,277
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	111,743	211,913	304,985	295,036	354,686
Number of equivalent employees	5,183	5,266	5,057	4,727	4,075
Average personnel expense per employee	133.25	118.69	107.67	101.30	105.32
Average assets per employee	9,022.63	7,835.91	6,570.03	6,155.95	6,478.16

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.90	2.17	48	1.66	2.02	50	2.49	2.72	52	3.40	3.08	58	3.85	2.85	64
Overhead expenses / Net Interest Income + non-interest income	66.20	59.28	78	64.79	62.28	63	63.60	61.29	65	62.27	60.88	57	63.53	63.61	47
<b>Percent of Average Assets</b>															
Total overhead expense	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64	2.77	2.72	54
Personnel expense	1.48	1.21	80	1.51	1.30	70	1.64	1.41	76	1.65	1.44	73	1.63	1.42	70
Net occupancy expense	0.25	0.23	62	0.25	0.26	48	0.39	0.28	86	0.39	0.28	85	0.39	0.29	87
Other operating expenses	0.70	0.72	57	0.82	0.94	56	0.76	0.97	36	0.79	0.97	36	0.75	1	29
Overhead less non-interest income	1.17	1.10	48	1.11	1.25	39	1.58	1.32	67	1.61	1.38	63	1.56	1.34	66
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	66.06	58.83	79	64.61	61.82	64	63.33	60.64	66	62.01	60.37	59	63.12	62.73	54
Personnel expense	40.19	32.93	87	37.83	32.36	83	37.22	32.39	79	36.14	32.51	71	37.04	32.93	71
Net occupancy expense	6.82	6.23	58	6.36	6.58	45	8.84	6.52	87	8.58	6.48	85	8.95	6.70	87
Other operating expenses	19.06	19.18	51	20.42	22.28	55	17.28	21.20	29	17.28	20.90	30	17.12	22.41	22
Total non-interest income	34.33	27.67	68	36.79	28.83	69	27.47	29.23	58	26.75	28.50	54	27.53	31.08	47
Fiduciary activities income	1.28	2.20	46	1.11	2.09	44	1.28	1.97	45	1	2.14	44	5.08	2.38	80
Service charges on domestic deposit accounts	3.16	3.27	45	2.73	3.27	37	2.68	3.88	33	2.76	4.15	34	2.99	4.28	37
Trading revenue	-0.63	0.62	4	3.74	1.28	85	1.15	1.18	68	0.88	0.85	71	0.46	0.90	59
Investment banking fees and commissions	5.71	2.58	82	4.78	2.46	81	5.11	3.54	78	5.54	3.42	80	1.59	3.62	45
Insurance activities revenue	0.12	0.36	57	0.10	0.41	55	0.13	0.47	55	0.14	0.47	58	0.18	0.55	56
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	5.64	0.60	94	2.40	0.01	93	2.27	0.28	95	3.22	0.65	94	1.81	0.60	87
Net securitization income	0.04	0.01	90	-0.11	0	1	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	11.37	3.30	92	13.16	3.92	89	6.12	1.86	92	5.20	1.61	92	6.17	1.67	90
Other non-interest income	7.65	9.27	47	8.88	9.65	53	8.73	10.04	54	8.01	9.86	48	9.26	10.77	48
Overhead less non-interest income	31.73	30.52	45	27.83	31.93	35	35.87	31.06	52	35.26	31.46	56	35.59	31.19	62
Applicable income taxes / Pretax net operating income (tax equivalent)	26.76	21.18	95	24.55	18.63	88	25.58	20.56	86	25.11	19.04	88	33.29	32.99	50
Applicable income tax + TE / Pretax net operating income + TE	27.32	22.67	90	25.67	21.18	84	26.86	23.23	82	26.33	21.56	89	35.17	37.95	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	11,967,952	11,641,723	10,416,115	8,867,118	8,534,573	2.80	43.69
Commercial and industrial loans	16,307,506	15,439,131	11,625,315	10,837,010	9,593,685	5.62	89.31
Loans to individuals	6,200,824	5,150,180	4,405,841	3,899,278	3,461,802	20.40	109.09
Loans to depository institutions and acceptances of other banks	10,598	0	0	0	0		
Agricultural loans	12,453	16,461	21,356	24,956	31,035	-24.35	-61.15
Other loans and leases	1,149,608	1,133,543	732,682	469,008	359,725	1.42	335.03
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	35,648,941	33,381,038	27,201,309	24,097,370	21,980,820	6.79	76.44
Less: Allowance for loan and lease losses	247,835	319,373	156,828	152,770	137,905	-22.40	100.49
Net loans and leases	35,401,106	33,061,665	27,044,481	23,944,600	21,842,915	7.08	76.29
Debt securities that reprice or mature in over 1 year	5,119,330	3,194,278	3,960,230	3,011,193	2,263,561	60.27	139.55
Mutual funds and equity securities	82,445	82,796	42,774	26,651	28,736	-0.42	203.31
Subtotal	40,602,881	36,338,739	31,047,485	26,982,444	24,135,212	11.73	82.52
Interest-bearing bank balances	5,372,602	4,802,527	2,164,560	1,099,594	1,063,242	11.87	447.97
Federal funds sold and reverse repos	700,055	59	309	58	57	999999.00	24454.72
Debt securities that reprice or mature within 1 year	150,824	440,758	280,384	182,327	329,752	-65.78	-19.82
Trading assets	116,899	270,823	104,402	65,958	38,217	-56.84	132.07
Total earning assets	46,943,261	41,852,906	33,597,140	28,330,381	25,566,480	12.16	100.04
Non-interest-bearing cash and due from depository institutions	411,150	322,415	286,167	392,142	277,534	27.52	53.88
Premises, fixed assets, and leases	845,002	881,653	895,660	667,189	622,009	-4.16	40.96
Other real estate owned	6,401	16,558	15,171	24,820	40,646	-61.34	-85.96
Investment in unconsolidated subsidiaries	8,066	8,066	8,066	8,066	8,066	0.00	0.00
Intangible and other assets	1,928,339	1,998,711	1,805,519	1,822,251	1,400,153	-3.52	50.08
Total assets	50,142,143	45,080,250	36,607,723	31,244,849	27,914,888	11.23	95.32
Quarterly average assets	49,098,992	43,719,459	35,622,693	30,281,279	27,208,199	12.30	91.61
Average loans and leases (YTD)	34,045,533	30,903,729	25,306,391	22,847,678	20,849,333	10.17	81.54
<b>Memoranda</b>							
Loans held-for-sale	817,912	1,272,090	377,313	264,070	313,592	-35.70	95.50
Loans not held-for-sale	34,831,029	32,108,948	26,823,996	23,833,300	21,667,228	8.48	76.03
Real estate loans secured by 1-4 family	3,159,485	3,301,506	2,621,774	2,071,062	2,052,023	-4.30	43.38
Commercial real estate loans	8,775,080	8,294,549	7,734,820	6,718,657	6,413,386	5.79	44.77
Construction and land development	1,415,787	1,435,839	1,285,677	982,799	999,555	-1.40	63.47
Multifamily	1,569,881	1,409,685	1,235,938	992,132	945,692	11.36	86.78
Nonfarm nonresidential	5,789,412	5,449,025	5,213,205	4,743,726	4,468,139	6.25	32.94
Real estate loans secured by farmland	33,387	45,668	59,521	77,399	69,164	-26.89	-47.54
Total investment securities	5,352,599	3,717,832	4,283,388	3,220,171	2,622,049	43.97	127.55
U.S. Treasury securities	0	304,971	121,088	126,404	143,822	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	232,699	262,472	1,268,416	955,171	735,977	-11.34	-62.62
Municipal securities	353,080	347,617	376,744	391,065	362,739	1.57	5.66
Mortgage-backed securities	4,542,767	2,626,112	2,376,949	1,629,835	1,319,725	72.98	292.56
Asset-backed securities	1,949	2,459	2,577	0	0	-20.74	-49.69
Other debt securities	139,659	91,405	94,840	91,045	31,050	52.79	113.58
Mutual funds and equity securities	82,445	82,796	42,774	26,651	28,736	-0.42	203.31
Available-for-sale securities	2,327,793	3,055,839	3,106,214	2,126,081	1,795,600	-23.82	35.60
U.S. Treasury securities	0	304,971	121,088	126,404	143,822	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	52,507	84,513	365,442	140,307	156,915	-37.87	-72.24
Municipal securities	165,594	146,910	145,318	138,490	115,352	12.72	25.63
Mortgage-backed securities	2,012,039	2,425,581	2,376,949	1,629,835	1,319,725	-17.05	73.87
Asset-backed securities	1,949	2,459	2,577	0	0	-20.74	-49.69
Other debt securities	95,704	91,405	94,840	91,045	31,050	4.70	46.36
Mutual funds and equity securities	0	0	0	0	28,736		-100.00
Held-to-maturity securities appreciation (depreciation)	-41,667	14,570	3,997	-31,343	-13,933		
Available-for-sale securities appreciation (depreciation)	11,424	95,758	19,390	-59,413	-29,400	-88.07	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,570,218	2,441,321	1,678,232	1,593,945	1,592,058	5.28	95.06

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	14,427,713	11,911,303	7,380,904	6,723,061	6,994,955	21.13	136.23
NOW, ATS and transaction accounts	3,642,784	2,614,731	2,627,822	1,607,032	947,996	39.32	227.45
Time deposits less brokered deposits < \$250K	1,039,838	1,673,020	2,965,412	2,742,384	1,856,167	-37.85	
MMDA and other savings accounts	20,304,719	17,752,887	14,648,511	12,656,929	11,036,162	14.37	96.18
Other non-interest-bearing deposits	0	0	0				
Core deposits	39,415,054	33,951,941	27,622,649	23,729,406	20,835,280	16.09	114.24
Time deposits of \$250K or more	1,124,250	1,497,178	1,645,380	1,446,951	1,144,139	-24.91	
Foreign deposits	118,068	110,029	77,731	60,622	63,104	7.31	79.69
Federal funds purchased and repos	9,198	11,366	20,520	50,593	17,209	-19.07	-85.12
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	407,796	393,243	228,020	141,570	355,377	3.70	133.34
Other borrowings w/remaining maturity over 1 year	1,344,427	1,391,102	1,165,241	710,528	453,200	-3.36	647.98
Brokered deposits < \$250K	1,804,014	1,806,380	1,003,255	1,071,502	1,406,386	-0.13	
Noncore funding	4,807,753	5,209,298	4,140,147	3,481,766	3,439,415	-7.71	22.56
Trading liabilities	106,476	233,550	103,296	64,676	35,659	-54.41	167.27
Subordinated notes and debentures + trust preferred securities	690,504	690,072	689,661	392,776	392,654	0.06	75.91
Other liabilities	623,668	879,394	360,720	308,655	234,941	-29.08	178.86
Total liabilities	45,643,455	40,964,255	32,916,473	27,977,279	24,937,949	11.42	98.65
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	412,500	412,500	125,000	125,000	125,000	0.00	64.17
Common stock	58,892	58,473	57,951	56,518	56,068	0.72	13.30
Common surplus	1,685,572	1,649,990	1,650,278	1,557,984	1,529,035	2.16	23.41
Retained earnings	2,447,535	2,080,013	1,899,630	1,610,574	1,313,657	17.67	123.21
Accumulated other comprehensive income	4,092	15,382	-34,678	-76,872	-41,835	-73.40	
Other equity capital components	-109,903	-100,363	-6,931	-5,634	-4,986		
Total holding company equity capital	4,498,688	4,115,995	3,691,250	3,267,570	2,976,939	9.30	66.89
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,498,688	4,115,995	3,691,250	3,267,570	2,976,939	9.30	66.89
Total liabilities and capital	50,142,143	45,080,250	36,607,723	31,244,849	27,914,888	11.23	95.32
<b>Memoranda</b>							
Non-interest-bearing deposits	14,545,781	12,021,332	7,458,635	6,783,683	7,058,059	21.00	135.63
Interest-bearing deposits	27,915,605	25,344,196	22,890,380	19,524,798	16,390,850	10.15	77.45
Total deposits	42,461,386	37,365,528	30,349,015	26,308,481	23,448,909	13.64	93.85
Long-term debt that reprices within 1 year	84,826	646,144	884,871	250,099	176,324	-86.87	61.74
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	4,115,995	3,691,250	3,267,570	2,976,939	2,695,617		
Accounting restatements	0	-26,717	-1,531	-118	0		
Net income	466,151	292,990	355,697	343,166	257,682		
Net sale of new perpetual preferred stock	0	277,613	0	0	0		
Net sale of new common stock	36,001	10,121	21,971	29,399	41,087		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	9,540	93,432	1,297	648	397		
Changes incident to business combinations	0	0	71,756	0	0		
Less: Dividends declared	98,629	85,890	65,110	50,986	40,543		
Change in other comprehensive income	-11,290	50,060	42,194	-30,182	23,493		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,498,688	4,115,995	3,691,250	3,267,570	2,976,939		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	23.87	36.25	27	25.82	36.22	28	28.45	37.78	34	28.38	37.19	32	30.57	35.54	39
Commercial and industrial loans	32.52	10.76	99	34.25	13.52	98	31.76	12.02	97	34.68	12.85	96	34.37	12.62	96
Loans to individuals	12.37	3.36	90	11.42	3.40	89	12.04	4.20	87	12.48	4.31	88	12.40	4.47	88
Loans to depository institutions and acceptances of other banks	0.02	0.02	86	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.02	0.18	45	0.04	0.19	51	0.06	0.24	54	0.08	0.30	60	0.11	0.21	67
Other loans and leases	2.29	4.47	35	2.51	4.63	36	2	5.01	27	1.50	5	19	1.29	5.10	15
Net loans and leases	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84	78.25	62.73	89
Debt securities over 1 year	10.21	19.46	17	7.09	15.55	12	10.82	14.60	29	9.64	14.63	24	8.11	14.83	17
Mutual funds and equity securities	0.16	0.06	84	0.18	0.05	86	0.12	0.06	77	0.09	0.06	69	0.10	0.06	70
Subtotal	80.98	79.22	48	80.61	78.16	49	84.81	79.65	57	86.36	79.97	65	86.46	79.31	71
Interest-bearing bank balances	10.71	8.50	67	10.65	7.51	74	5.91	3.06	80	3.52	3.04	65	3.81	3.46	62
Federal funds sold and reverse repos	1.40	0.54	84	0	0.82	53	0	1.57	54	0	1.66	48	0	1.81	44
Debt securities 1 year or less	0.30	1.56	21	0.98	1.68	42	0.77	1.91	38	0.58	1.96	31	1.18	1.86	46
Trading assets	0.23	0.49	61	0.60	1.01	62	0.29	1.19	56	0.21	1.33	61	0.14	1.34	53
Total earning assets	93.62	91.77	73	92.84	91.05	71	91.78	89.53	72	90.67	89.74	63	91.59	89.84	68
Non-interest cash and due from depository institutions	0.82	0.82	51	0.72	1.07	22	0.78	1.14	23	1.26	1.21	54	0.99	1.22	33
Other real estate owned	0.01	0.01	68	0.04	0.02	75	0.04	0.03	69	0.08	0.04	80	0.15	0.05	90
All other assets	5.56	7.35	28	6.44	7.82	34	7.44	9.27	30	8.07	8.98	38	7.42	8.86	35
<b>Memoranda</b>															
Short-term investments	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60	4.10	7.80	46	4.99	8.69	46
U.S. Treasury securities	0	1.47	10	0.68	0.84	70	0.33	1.03	57	0.40	1.04	55	0.52	1.02	55
US agency securities (excluding mortgage-backed securities)	0.46	0.82	54	0.58	0.63	63	3.46	0.54	95	3.06	0.69	90	2.64	0.75	88
Municipal securities	0.70	1.73	48	0.77	1.69	48	1.03	1.34	56	1.25	1.62	56	1.30	1.60	54
Mortgage-backed securities	9.06	14.14	28	5.83	11.75	18	6.49	11.44	20	5.22	11.13	16	4.73	11.06	19
Asset-backed securities	0	0.50	50	0.01	0.32	52	0.01	0.28	53	0	0.33	25	0	0.30	25
Other debt securities	0.28	0.53	48	0.20	0.42	53	0.26	0.39	60	0.29	0.41	63	0.11	0.38	55
Loans held-for-sale	1.63	0.55	86	2.82	0.52	96	1.03	0.39	83	0.85	0.30	84	1.12	0.33	88
Loans held for investment	69.46	58.06	80	71.23	61.72	78	73.27	63.50	76	76.28	63.93	83	77.62	62.63	87
Real estate loans secured by 1-4 family	6.30	11.46	29	7.32	11.91	31	7.16	13.29	26	6.63	13.46	25	7.35	13.44	28
Revolving	0.75	1.42	35	1.08	1.66	44	1.56	2.07	46	1.96	2.27	49	2.61	2.40	60
Closed-end, secured by first liens	5.50	9.67	31	6.19	9.81	32	5.51	10.69	26	4.54	10.57	24	4.59	10.35	26
Closed-end, secured by junior liens	0.05	0.17	31	0.06	0.22	28	0.10	0.28	36	0.13	0.31	36	0.15	0.34	39
Commercial real estate loans	17.50	22.69	36	18.40	22.22	37	21.13	22.23	46	21.50	21.58	48	22.97	19.88	56
Construction and land development	2.82	3.34	49	3.19	3.40	53	3.51	3.44	57	3.15	3.51	52	3.58	3.25	60
Multifamily	3.13	3.57	57	3.13	3.12	58	3.38	3.01	65	3.18	2.72	66	3.39	2.54	76
Nonfarm nonresidential	11.55	14.57	40	12.09	14.72	39	14.24	14.69	47	15.18	14.44	52	16.01	13.30	60
Real estate loans secured by farmland	0.07	0.30	51	0.10	0.33	54	0.16	0.36	61	0.25	0.41	64	0.25	0.32	69

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	33.57	61.05	16	34.88	57.15	17	38.29	57.46	23	36.80	56.49	21	38.83	54.84	22
Real estate loans secured by 1-4 family	8.86	19.86	19	9.89	19.43	22	9.64	20.75	19	8.59	21.10	15	9.34	21.45	19
Revolving	1.06	2.43	35	1.46	2.64	38	2.09	3.15	39	2.54	3.50	42	3.31	3.77	45
Closed-end	7.81	17.24	22	8.43	16.59	23	7.54	17.39	19	6.05	17.39	15	6.03	17.41	17
Commercial real estate loans	24.62	37.86	26	24.85	34.63	30	28.44	33.52	40	27.88	32.14	43	29.18	29.99	48
Construction and land development	3.97	5.65	44	4.30	5.26	47	4.73	5.09	54	4.08	5.20	48	4.55	4.90	54
1-4 family	0.32	1.18	36	0.55	0.93	49	0.90	0.94	59	0.81	1.02	54	0.89	0.89	58
Other	3.65	4.40	45	3.75	4.19	49	3.83	4.02	53	3.27	4.05	46	3.66	3.90	55
Multifamily	4.40	5.78	48	4.22	4.96	51	4.54	4.69	57	4.12	4.10	61	4.30	3.84	67
Nonfarm nonresidential	16.24	24.56	32	16.32	22.93	34	19.17	22.15	42	19.69	21.40	45	20.33	20.03	50
Owner-occupied	5.90	8.29	36	5.98	7.68	37	7.28	7.72	53	7.66	8.03	52	8.41	7.58	56
Other	10.34	15.94	30	10.34	14.95	32	11.89	14.34	42	12.03	13.38	46	11.92	12.45	51
Real estate loans secured by farmland	0.09	0.54	46	0.14	0.54	50	0.22	0.55	57	0.32	0.63	63	0.31	0.51	66
Loans to depository institutions and acceptances of other banks	0.03	0.04	83	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	45.74	18.86	98	46.25	22.17	97	42.74	19.53	95	44.97	20.32	94	43.65	20.53	95
Loans to individuals	17.39	6.24	82	15.43	6.13	82	16.20	7.13	80	16.18	7.36	81	15.75	7.61	79
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0.03	0.34	40	0.05	0.32	45	0.08	0.37	50	0.10	0.46	57	0.14	0.33	63
Other loans and leases	3.22	8.75	29	3.40	9.09	31	2.69	9.85	24	1.95	9.66	18	1.64	10.32	14
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	294.40	391.81	33	310.98	381.27	38	326.06	391.26	37	309.74	379.80	38	324.37	366.85	44
Real estate loans secured by 1-4 family	77.72	126.06	31	88.19	125.03	34	82.07	138.18	29	72.34	137.84	27	77.99	138.55	29
Revolving	9.26	15.44	43	13	17.42	47	17.84	21.26	49	21.40	23.33	50	27.65	25.05	62
Closed-end	68.46	108.85	31	75.19	106.14	36	64.23	115.20	28	50.94	112.79	23	50.34	111.69	25
Commercial real estate loans	215.86	245.88	40	221.57	234.65	46	242.13	229.44	50	234.69	219.72	51	243.75	204.45	59
Construction and land development	34.83	35.95	53	38.35	35.62	59	40.25	34.95	60	34.33	35.36	53	37.99	32.91	60
1-4 family	2.82	7.42	43	4.88	6.34	52	7.62	6.61	62	6.83	7.04	59	7.42	6.16	64
Other	32.01	28.11	58	33.48	28.16	62	32.62	27.32	60	27.50	27.26	53	30.57	26.01	57
Multifamily	38.62	38.66	64	37.66	32.74	68	38.69	31.04	71	34.66	27.85	73	35.94	25.95	75
Nonfarm nonresidential	142.41	158.05	43	145.56	155.06	44	163.19	152.10	53	165.70	147.22	55	169.82	137.03	64
Owner-occupied	51.70	52.99	53	53.34	52.37	53	61.97	53.07	60	64.44	54.89	61	70.23	51.62	68
Other	90.71	102.54	41	92.21	100.54	42	101.23	97.41	54	101.27	91.80	57	99.58	84.09	62
Real estate loans secured by farmland	0.82	3.22	51	1.22	3.44	56	1.86	3.60	61	2.70	4.02	64	2.63	3.31	69
Loans to depository institutions and acceptances of other banks	0.26	0.21	86	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	401.14	114.45	98	412.42	139.91	98	363.92	122.02	98	378.55	128.82	97	364.62	126.55	97
Loans to individuals	152.53	34.55	91	137.57	37.47	90	137.92	43.51	88	136.21	42.67	89	131.57	44.83	88
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0.31	1.86	46	0.44	1.88	52	0.67	2.18	56	0.87	2.72	61	1.18	1.88	68
Other loans and leases	28.28	51.06	42	30.28	49.54	43	22.94	52.44	29	16.38	51.79	22	13.67	52.78	15
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	20.02	30.07	29	20.16	27.32	31	22.68	26.45	41	21.92	24.79	46	22.18	23.09	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	175.60	195.33	45	179.80	183.76	48	193.09	178.57	54	184.54	167.93	52	185.29	156.17	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	227.30	252.85	41	233.14	240.85	46	255.05	236.10	50	248.97	225.98	53	255.52	210.40	60

BHC Name

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## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60	4.10	7.80	46	4.99	8.69	46
Liquid assets	22.69	29.03	35	19.05	26.22	34	17.27	22.44	43	13.66	22.72	22	12.82	24.04	16
Investment securities	10.67	21.63	12	8.25	17.85	12	11.70	16.99	23	10.31	17.27	16	9.39	17.35	16
Net loans and leases	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84	78.25	62.73	89
Net loans, leases and standby letters of credit	71.40	59.49	79	74.10	62.48	83	74.66	64.84	76	77.38	65.07	84	78.94	63.89	89
Core deposits	78.61	75.71	48	75.31	70.67	51	75.46	63.09	78	75.95	62.13	83	74.64	61.26	75
Noncore funding	9.59	10.30	61	11.56	14.13	52	11.31	19.36	29	11.14	21.34	22	12.32	22.32	27
Time deposits of \$250K or more	2.24	1.58	74	3.32	2.11	76	4.49	2.94	77	4.63	2.89	81	4.10	2.57	77
Foreign deposits	0.24	0.34	83	0.24	0.36	82	0.21	0.43	80	0.19	0.47	81	0.23	0.54	77
Federal funds purchased and repos	0.02	1.23	25	0.03	1.47	22	0.06	1.94	19	0.16	1.97	24	0.06	2.23	18
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.38	0.54	9	0.03	0.54	40	0.06	0.48	35	0.16	0.54	36	0.06	0.73	31
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.81	1	57	0.87	1.24	55	0.62	3.01	24	0.45	3.67	16	1.27	3.96	28
Earning assets that reprice within 1 year	65.94	37.37	93	63.45	39.38	94	63.53	39.29	93	64.71	40.29	93	67.49	41.61	92
Interest-bearing liabilities that reprice within 1 year	5.60	6.39	61	8.67	8.20	69	9.52	10.19	54	10.48	10.01	62	11.35	8.46	72
Long-term debt that reprices within 1 year	0.17	0.26	71	1.43	0.47	84	2.42	0.96	82	0.80	1.34	65	0.63	1.58	61
Net assets that reprice within 1 year	60.16	29.65	94	53.34	29.11	93	51.60	26.63	95	53.43	27.38	94	55.51	29.77	94
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23	8.15	16.62	25	8.46	17.03	26
Net short-term noncore funding dependence	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30	3.27	4.66	31	4.99	4.83	45
Short-term investment / Short-term noncore funding	206.71	273.46	51	154.23	184.19	56	108.10	77.77	70	59.24	66.46	61	53.58	74.86	55
Liquid assets - short-term noncore funding / Nonliquid assets	21.58	36.68	34	14.22	28.18	33	13.41	16.97	51	7.80	16.04	41	4.02	18.16	32
Net loans and leases / Total deposits	83.37	72.79	73	88.48	79.43	75	89.11	90.31	44	91.01	90.08	50	93.15	90.14	57
Net loans and leases / Core deposits	89.82	78.25	74	97.38	88.34	75	97.91	103.93	44	100.91	105	47	104.84	105.65	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.08	0.12	15	0.42	1.57	33	0.13	0.72	30	-1.16	-0.82	28	-0.56	-0.31	29
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.30	-0.25	66	2.74	4.31	27	0.64	1.36	36	-2.19	-1.98	44	-1.18	-0.77	42
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	54.97	14.28	92	15.58	11.38	64	26.48	12.67	74	33.15	16.19	76	31.52	15.76	72
Available-for-sale securities	43.49	83.77	7	82.19	87.23	32	72.52	85.40	26	66.02	81.88	22	68.48	84.24	27
U.S. Treasury securities	0	6.70	10	8.20	4.72	77	2.83	6.15	54	3.93	6.99	55	5.49	6.96	57
US agency securities (excluding mortgage-backed securities)	4.35	4.12	67	7.06	4.01	74	29.61	3.49	97	29.66	4.02	96	28.07	4.42	94
Municipal securities	6.60	8.22	59	9.35	9.83	60	8.80	7.75	64	12.14	9.16	63	13.83	9.31	67
Mortgage-backed securities	84.87	66.54	79	70.64	66.64	54	55.49	67.43	30	50.61	65.45	24	50.33	65.34	27
Asset-backed securities	0.04	2.50	50	0.07	1.91	53	0.06	1.66	53	0	2.05	25	0	1.74	24
Other debt securities	2.61	3.08	61	2.46	3.01	59	2.21	2.94	63	2.83	2.79	68	1.18	2.57	57
Mutual funds and equity securities	1.54	0.29	91	2.23	0.35	93	1	0.40	80	0.83	0.42	78	1.10	0.51	83
Debt securities 1 year or less	2.82	7.78	29	11.86	10.55	67	6.55	11.86	41	5.66	11.91	37	12.58	11.79	59
Debt securities 1 to 5 years	2.90	18.25	12	2.73	17.03	20	2.74	17.94	20	6.91	19.18	33	6.94	18.80	31
Debt securities over 5 years	92.74	71.11	89	83.19	69.86	65	89.72	66.02	81	86.60	64.73	79	79.39	64.73	65
Pledged securities	48.02	32.26	75	65.67	35.67	86	39.18	30.57	61	49.50	33.30	71	60.72	34.58	80
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	18.69	27.98	51	114.43	183.32	48	90.74	26.69	82	-7.97	6.77	29	18.92	19.19	68
Investment securities	43.97	31.36	70	-13.20	23.62	7	33.02	11.75	86	22.81	9.42	79	11.47	8.45	67
Core deposits	16.09	16.94	59	22.91	26.88	40	16.41	11.23	72	13.89	7.29	81	13.25	12.19	60
Noncore funding	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77	1.23	10.67	32	-12.32	5.59	37

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	8,531,834	7,160,635	5,929,796	5,532,003	5,250,694
Commit: Secured commercial real estate loans	1,441,141	1,136,054	1,000,320	813,505	844,636
Commit: Unsecured real estate loans	127,915	82,467	96,582	83,102	76,990
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	400,950	341,956	287,277	233,327	193,449
Commercial and similar letters of credit	6,870	6,250	7,714	104	2,464
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	1,025,291	2,332,032	837,181	481,567	551,874
Written options contracts (interest rate)	589,964	1,727,894	595,050	389,681	446,334
Purchased options contracts (interest rate)	2,234,157	2,057,671	443,571	416,359	428,638
Interest rate swaps	11,275,023	11,418,493	8,509,655	6,757,455	5,966,467
Futures and forward foreign exchange	15,288	4,798	34,541	40,337	37,645
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	17.02	22.78	36	15.88	22.01	30	16.20	23.52	25	17.71	24.05	34	18.81	24.03	39
Standby letters of credit	0.80	0.65	70	0.76	0.71	68	0.78	0.84	59	0.75	0.92	53	0.69	0.96	50
Commercial and similar letters of credit	0.01	0.02	66	0.01	0.02	65	0.02	0.02	70	0	0.02	35	0.01	0.03	45
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	30.19	46.30	70	38.91	48.62	71	28.46	68.47	59	25.88	65.81	57	26.62	75.35	57
Interest rate contracts	30.16	32.46	72	38.90	34.36	75	28.37	47.31	61	25.75	43.84	61	26.49	53.66	63
Interest rate futures and forward contracts	2.04	3.25	75	5.17	6.21	80	2.29	10.67	73	1.54	11.40	72	1.98	13.82	71
Written options contracts (interest rate)	1.18	1.41	69	3.83	2.18	82	1.63	2.47	73	1.25	2.16	66	1.60	2.60	70
Purchased options contracts (interest rate)	4.46	1.31	87	4.56	1.46	86	1.21	2.65	69	1.33	2.32	69	1.54	2.37	69
Interest rate swaps	22.49	20.49	67	25.33	20.83	70	23.25	28.86	67	21.63	26.74	68	21.37	25.60	69
Foreign exchange contracts	0.03	6.30	58	0.01	6.01	51	0.09	10.12	53	0.13	10.92	52	0.13	9.40	49
Futures and forward foreign exchange contracts	0.03	3.78	60	0.01	3.47	52	0.09	5.23	56	0.13	5.22	53	0.13	4.53	53
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	25.06	44.98	20	23.17	42.82	23	23.43	45.53	23	24.21	44.93	24	25.18	46.60	24

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	15,139,723	17,540,888	10,419,998	8,085,399	7,430,958
Interest rate contracts	15,124,435	17,536,090	10,385,457	8,045,062	7,393,313
Foreign exchange contracts	15,288	4,798	34,541	40,337	37,645
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	1,040,579	2,336,830	871,722	521,904	589,519
Written options	589,964	1,727,894	595,050	389,681	446,334
Exchange-traded	0	0	0	0	0
Over-the-counter	589,964	1,727,894	595,050	389,681	446,334
Purchased options	2,234,157	2,057,671	443,571	416,359	428,638
Exchange-traded	0	0	0	0	0
Over-the-counter	2,234,157	2,057,671	443,571	416,359	428,638
Swaps	11,275,023	11,418,493	8,509,655	6,757,455	5,966,467
Held for trading	10,842,043	13,053,687	8,915,246	7,042,733	6,180,132
Interest rate contracts	10,826,755	13,048,889	8,880,705	7,002,396	6,142,487
Foreign exchange contracts	15,288	4,798	34,541	40,337	37,645
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	4,297,680	4,487,201	1,504,752	1,042,666	1,250,826
Interest rate contracts	4,297,680	4,487,201	1,504,752	1,042,666	1,250,826
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	14,549,759	15,812,994	9,824,948	7,695,718	6,985,148
One year or less	3,288,474	3,194,471	1,193,386	1,630,102	967,253
Over 1 year to 5 years	7,426,950	8,596,818	6,085,946	3,266,675	3,969,788
Over 5 years	3,834,335	4,021,705	2,545,616	2,798,941	2,048,107
Gross negative fair value (absolute value)	123,000	288,465	129,203	68,088	35,671
Gross positive fair value	165,007	278,423	103,643	73,172	52,069
Held for trading	115,838	270,152	103,334	64,266	37,222
Non-traded	49,169	8,271	309	8,906	14,847
Current credit exposure on risk-based capital derivative contracts	165,007	278,423	103,643	73,170	52,069
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.90	94.17	47	99.97	94.10	54	99.67	93.44	53	99.50	92.91	57	99.49	92.20	61
Foreign exchange contracts .....	0.10	3.47	56	0.03	3.49	50	0.33	3.20	53	0.50	3.39	50	0.51	3.53	47
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
<b>Futures and forwards .....</b>															
Written options .....	6.87	11.16	57	13.32	14.05	60	8.37	13.49	55	6.45	12.78	49	7.93	13.23	52
Exchange-traded .....	3.90	6.28	53	9.85	8.18	68	5.71	5.91	59	4.82	6.60	56	6.01	6.68	60
Over-the-counter .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options .....	3.90	5.96	55	9.85	7.73	70	5.71	5.10	63	4.82	5.49	59	6.01	5.27	63
Exchange-traded .....	14.76	3.27	90	11.73	3.42	83	4.26	4.42	63	5.15	4.19	65	5.77	4.73	69
Over-the-counter .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps .....	14.76	2.87	91	11.73	2.86	85	4.26	3.35	66	5.15	3.20	70	5.77	3.32	75
<b>Held for trading .....</b>															
Interest rate contracts .....	74.47	74.26	38	65.10	68.76	38	81.67	69.75	50	83.58	70.34	55	80.29	68.94	52
Foreign exchange contracts .....	71.61	40.42	60	74.42	43.53	63	85.56	44.16	71	87.10	46.31	67	83.17	46.32	64
Equity, commodity, and other contracts .....	71.51	34.15	71	74.39	36.62	74	85.23	37.24	83	86.61	38.40	82	82.66	37.84	79
<b>Non-traded .....</b>															
Interest rate contracts .....	0.10	1.68	68	0.03	1.60	64	0.33	1.60	66	0.50	1.85	63	0.51	2.10	62
Foreign exchange contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Equity, commodity, and other contracts .....	28.39	59.58	39	25.58	56.47	36	14.44	55.84	28	12.90	53.69	32	16.83	53.68	35
Interest rate contracts .....	28.39	56.71	42	25.58	53.82	37	14.44	52.22	29	12.90	50.60	34	16.83	51.23	37
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	96.10	92.53	41	90.15	91.48	32	94.29	93.86	37	95.18	94.47	41	94	95.63	36
Over 1 year to 5 years .....	21.72	27.56	56	18.21	32.05	45	11.45	32.17	37	20.16	32.51	48	13.02	31.96	38
Over 5 years .....	49.06	27.01	82	49.01	27.06	83	58.41	30.45	87	40.40	31.16	65	53.42	31.85	85
Gross negative fair value (absolute value) .....	25.33	29.89	45	22.93	29.56	43	24.43	28.09	50	34.62	28.71	58	27.56	29.43	52
Gross positive fair value .....	0.81	0.98	43	1.64	1.55	61	1.24	0.83	74	0.84	0.72	60	0.48	0.69	31
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.09	1.34	38	1.59	2.23	34	0.99	1.19	44	0.90	0.85	57	0.70	0.71	50
Gross positive fair value (X) .....	0.03	0.04	70	0.08	0.07	77	0.04	0.06	74	0.03	0.06	65	0.01	0.06	51
Held for trading (X) .....	0.04	0.05	66	0.08	0.09	62	0.03	0.07	57	0.03	0.06	66	0.02	0.06	60
Non-traded (X) .....	0.03	0.04	70	0.08	0.07	71	0.03	0.06	67	0.02	0.05	72	0.01	0.05	65
Current credit exposure (X) .....	0.01	0.01	71	0	0.02	28	0	0.01	18	0	0.01	51	0.01	0.01	63
Credit losses on derivative contracts .....	0.04	0.04	71	0.08	0.06	66	0.03	0.05	62	0.03	0.04	72	0.02	0.04	65
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.41	0.46	63	0.80	0.85	58	0.33	0.73	49	0.26	0.53	67	0.21	0.53	61

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	319,373	156,828	152,770	137,905	123,613
Gross losses	35,019	53,205	59,206	32,635	23,212
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	13,569	12,896	9,659	12,975	8,685
Net losses	21,450	40,309	49,547	19,660	14,527
Provision for loan and lease losses	-50,563	188,492	53,626	34,706	29,837
Adjustments	475	14,362	-21	-181	-1,018
Ending balance	247,835	319,373	156,828	152,770	137,905
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.11	-0.09	41	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52	0.11	0.16	42
Provision for loan and lease losses / Average loans and leases	-0.15	-0.16	46	0.61	0.82	36	0.21	0.24	54	0.15	0.24	42	0.14	0.28	33
Provision for loan and lease losses / Net loan and lease losses	-235.72	-105.48	29	467.62	487.86	64	108.23	130.58	47	176.53	134.68	80	205.39	143.18	76
Allowance for loan and lease losses / Total loans and leases not held for sale	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29	0.64	0.90	27	0.64	0.98	22
Allowance for loan and lease losses / Total loans and leases	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29	0.63	0.89	26	0.63	0.96	22
Allowance for loan and lease losses / Net loans and leases losses (X)	11.55	21.39	51	7.92	11.58	53	3.17	8.03	35	7.77	7.54	65	9.49	8.39	72
Allowance for loan and lease losses / Nonaccrual assets	371.85	364.13	67	274.51	299.17	58	148.22	218.72	44	144.93	214.03	39	177.89	178.03	60
ALLL / 90+ days past due + nonaccrual loans and leases	114.30	287.08	17	110.16	244.34	17	60.11	151.73	16	74.32	160.51	18	139.22	136.22	62
Gross loan and lease losses / Average loans and leases	0.10	0.19	37	0.17	0.34	37	0.23	0.28	53	0.14	0.30	30	0.11	0.33	22
Recoveries / Average loans and leases	0.04	0.08	32	0.04	0.07	32	0.04	0.08	34	0.06	0.09	42	0.04	0.09	28
Net losses / Average loans and leases	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57	0.09	0.22	32	0.07	0.24	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	25.50	34.67	43	21.78	33.98	33	29.60	36.22	49	55.90	41.30	77	33.27	33.49	56
Earnings coverage of net loan and lease losses (X)	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42	25.17	21.75	68	28.90	19.67	77

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.02	64	0.15	0.04	85	0.06	0.01	89	-0.03	0.02	13	0.07	0.02	84
Real estate loans secured by 1-4 family	-0.03	-0.02	31	0.10	0.01	92	0.12	0.01	94	0.04	0.01	72	0.18	0.03	93
Revolving	-0.34	-0.07	13	0.42	0.01	95	0.54	0.02	95	0.27	0.03	91	0.40	0.09	90
Closed-end	0.01	-0.01	85	0.04	0	85	0	0	55	-0.06	0.01	8	0.05	0.02	73
Commercial real estate loans	0.03	0.04	62	0.17	0.07	82	0.05	0.01	79	-0.06	0.01	6	0.04	0.01	74
Construction and land development	0.01	0	84	0.06	0	85	0.04	-0.01	88	-0.07	-0.03	21	0.08	-0.02	91
1-4 family	0.02	0	94	0.01	0	91	-0.01	0	9	-0.02	-0.01	13	-0.01	0	23
Other	-0.01	0	29	0.04	0	85	0.05	-0.01	91	-0.05	-0.02	20	0.08	-0.01	91
Multifamily	0	0.01	73	0.09	0	97	-0.01	0	11	-0.09	0	5	-0.02	-0.01	20
Nonfarm nonresidential	0.04	0.05	62	0.22	0.11	80	0.06	0.02	80	-0.04	0.02	7	0.04	0.03	65
Owner-occupied	0	0.01	58	0.13	0.02	94	0.06	0.01	91	-0.02	0.01	7	0.04	0.01	80
Other	0.04	0.04	67	0.09	0.08	70	0	0.01	57	-0.03	0.01	9	0.01	0.01	65
Real estate loans secured by farmland	0	0	54	0	0.02	46	0.04	0.01	85	0	0	50	0	0.01	47
Commercial and industrial loans	0.12	0.17	48	0.15	0.47	26	0.37	0.37	62	0.20	0.31	49	0.08	0.39	23
Loans to individuals		0.71		0	1.13	0	0	1.17	0	0	1.16	0	0.01	1.25	1
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans	0.22	0.02	86	0.15	0.19	73	0.02	0.08	65	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.04	0.10	56	0.05	0.15	53	0	0.15	34	0.06	0.14	53	0.13	0.15	60

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	263,752	199,616	295,214	168,255	129,878
90+ days past due loans and leases	150,174	173,567	155,088	100,152	21,533
Nonaccrual loans and leases	66,650	116,345	105,808	105,412	77,522
Total past due and nonaccrual loans and leases	480,576	489,528	556,110	373,819	228,933
Restructured 30-89 days past due	2,105	2,261	1,368	760	999
Restructured 90+ days past due	320	0	0	0	0
Restructured nonaccrual	11,840	21,120	27,133	33,081	10,110
Total restructured loans and leases	14,265	23,381	28,501	33,841	11,109
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	35,022	44,737	35,348	32,499	38,948
Other real estate owned	6,401	16,558	15,171	24,820	40,646
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89	0.70	0.44	83	0.59	0.47	72
90+ days past due loans and leases	0.42	0.10	87	0.52	0.12	86	0.57	0.15	87	0.42	0.17	82	0.10	0.20	55
Nonaccrual loans and leases	0.19	0.46	16	0.35	0.66	24	0.39	0.51	37	0.44	0.54	43	0.35	0.63	22
90+ days past due and nonaccrual loans and leases	0.61	0.62	59	0.87	0.85	61	0.96	0.71	76	0.85	0.75	66	0.45	0.88	23
30-89 days past due restructured	0.01	0.01	65	0.01	0.01	58	0.01	0.01	51	0	0.02	43	0	0.02	44
90+ days past due restructured	0	0	71	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.03	0.10	31	0.06	0.13	39	0.10	0.14	48	0.14	0.16	48	0.05	0.20	15
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.74	0.32	87	0.60	0.40	78	1.09	0.43	89	0.70	0.44	83	0.59	0.47	72
90+ days past due assets	0.42	0.10	87	0.52	0.12	86	0.57	0.15	87	0.42	0.18	82	0.10	0.20	55
Nonaccrual assets	0.19	0.47	16	0.35	0.67	24	0.39	0.53	37	0.44	0.57	42	0.35	0.64	22
30+ days past due and nonaccrual assets	1.35	0.97	74	1.47	1.29	65	2.04	1.19	85	1.55	1.26	72	1.04	1.39	39
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.43	0.36	70	0.64	0.52	71	0.71	0.44	83	0.66	0.48	75	0.35	0.54	29
90+ days past due and nonaccrual assets + other real estate owned	0.45	0.37	69	0.68	0.55	72	0.75	0.48	82	0.74	0.52	78	0.50	0.59	38
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.22	0.41	26	0.40	0.60	30	0.43	0.53	42	0.52	0.60	43	0.57	0.72	35
Allowance for loan and lease losses	44.59	62.64	38	56.33	66.66	41	100.55	115.41	47	107.02	118.28	49	114.66	129.01	46
Equity capital + allowance for loan and lease losses	2.33	3.60	36	4.06	4.97	38	4.10	4.28	54	4.78	4.79	52	5.08	5.78	46
Tier 1 capital + allowance for loan and lease losses	2.68	4.30	33	4.72	6.05	39	4.94	5.65	47	5.71	6.16	50	6.01	7.35	41
Loans and leases + other real estate owned	0.31	0.71	16	0.54	0.97	25	0.58	0.85	33	0.68	0.96	33	0.72	1.15	22

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.73	0.26	92	0.59	0.39	77	1.47	0.38	93	0.81	0.42	87	0.56	0.44	70
90+ days past due	1.19	0.12	93	1.38	0.16	90	1.38	0.16	92	1.01	0.22	89	0.13	0.26	65
Nonaccrual	0.35	0.52	38	0.72	0.76	56	0.47	0.46	57	0.48	0.57	50	0.59	0.69	50
Commercial and industrial															
30–89 days past due	0.53	0.24	84	0.82	0.23	91	1.20	0.31	94	0.88	0.30	90	0.83	0.32	88
90+ days past due	0.04	0.04	73	0.08	0.03	82	0.10	0.05	77	0.10	0.05	77	0.10	0.05	83
Nonaccrual	0.14	0.57	16	0.19	0.75	17	0.49	0.83	33	0.58	0.76	48	0.28	0.93	22
Individuals															
30–89 days past due	1.14	0.63	78	0	0.83	8	0	0.83	11	0.02	0.84	11	0.02	0.97	7
90+ days past due	0	0.09	36	0	0.14	19	0	0.17	16	0	0.16	35	0	0.19	30
Nonaccrual	0	0.17	22	0	0.28	19	0	0.17	11	0	0.23	16	0	0.24	17
Depository institution loans															
30–89 days past due	0	0.01	45	0	0		0	0		0	0		0	0	
90+ days past due	0	0	47	0	0		0	0		0	0		0.05		
Nonaccrual	0	0	47	0	0		0	0		0	0		0		
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	1.74	0.12	97	0.42	0.18	79	0.38	0.20	78	0.19	0.17	66	0.64	0.20	88
90+ days past due	0.01	0.01	82	0.05	0.01	89	0.02	0.01	84	0	0.01	31	0	0.02	25
Nonaccrual	0.17	0.09	76	0.24	0.15	72	0.10	0.13	62	0.02	0.14	44	0.04	0.10	54

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	1.20	0.46	92	1.07	0.65	81	1.24	0.67	86	0.59	0.71	53	0.81	0.74	59
	90+ days past due	4.52	0.24	96	4.85	0.33	94	5.02	0.31	95	4.10	0.46	91	0.31	0.49	70
	Nonaccrual	0.63	0.71	53	1.21	0.89	72	0.88	0.73	68	1.17	0.86	73	1.43	0.97	72
Revolving	30-89 days past due	0.39	0.28	68	0.16	0.48	23	0.98	0.45	91	0.54	0.50	52	0.77	0.61	74
	90+ days past due	0	0.02	35	0	0.03	30	0.07	0.05	76	0.01	0.05	57	0.01	0.07	50
	Nonaccrual	0.60	1.18	51	1.38	1.13	73	1.10	1	73	1.10	1.17	72	1.15	1.17	65
Closed-end	30-89 days past due	1.31	0.49	92	1.23	0.65	83	1.31	0.70	84	0.62	0.75	52	0.82	0.79	59
	90+ days past due	5.13	0.26	96	5.69	0.38	94	6.39	0.35	95	5.82	0.53	94	0.48	0.57	72
	Nonaccrual	0.64	0.67	55	1.18	0.87	76	0.82	0.70	62	1.19	0.84	74	1.57	0.96	78
Junior lien	30-89 days past due	0.02	0.01	80	0	0.02	25	0.04	0.02	76	0.10	0.03	92	0.15	0.03	95
	90+ days past due	0	0	36	0	0	32	0	0	77	0.01	0	80	0	0	66
	Nonaccrual	0.04	0.03	66	0.06	0.04	66	0.09	0.04	80	0.10	0.06	73	0.18	0.07	80
Commercial real estate	30-89 days past due	0.56	0.15	92	0.40	0.26	71	1.55	0.18	99	0.88	0.17	98	0.49	0.18	92
	90+ days past due	0	0.01	28	0	0.02	23	0.15	0.03	89	0.07	0.03	80	0.08	0.04	79
	Nonaccrual	0.25	0.38	49	0.53	0.62	49	0.33	0.23	71	0.27	0.28	57	0.33	0.34	55
Construction and development	30-89 days past due	0.47	0.17	85	0.38	0.28	70	4.13	0.28	98	0.86	0.21	92	0.82	0.23	89
	90+ days past due	0	0.01	38	0	0.01	35	0.22	0.02	94	0	0.02	31	0.04	0.03	72
	Nonaccrual	0.11	0.20	62	0.31	0.41	65	0.18	0.20	67	0.22	0.19	68	0.35	0.24	75
1-4 family	30-89 days past due	0.06	0.02	84	0.14	0.03	88	1.70	0.06	99	0.13	0.06	75	0.18	0.07	77
	90+ days past due	0	0	44	0	0	42	0.21	0	96	0	0	43	0	0	40
	Nonaccrual	0.01	0.01	70	0.21	0.03	90	0.01	0.02	66	0.02	0.02	65	0.03	0.03	68
Other	30-89 days past due	0.40	0.13	85	0.24	0.22	68	2.43	0.20	96	0.74	0.13	92	0.65	0.13	90
	90+ days past due	0	0	41	0	0	40	0.01	0.01	79	0	0.02	33	0.04	0.02	81
	Nonaccrual	0.10	0.16	69	0.09	0.35	53	0.16	0.17	70	0.20	0.15	71	0.33	0.18	79
Multifamily	30-89 days past due	0.56	0.07	94	0.08	0.09	64	0.90	0.08	95	0.76	0.10	96	0.13	0.07	78
	90+ days past due	0	0	46	0	0	45	0.01	0	87	0	0.01	39	0.07	0.01	91
	Nonaccrual	0.01	0.17	46	0.14	0.11	71	0.03	0.05	58	0	0.08	23	0	0.10	16
Nonfarm non-residential	30-89 days past due	0.58	0.13	88	0.48	0.23	79	1.08	0.14	98	0.91	0.17	98	0.49	0.17	90
	90+ days past due	0	0.01	31	0	0.02	26	0.17	0.03	90	0.09	0.03	83	0.09	0.04	81
	Nonaccrual	0.35	0.45	54	0.69	0.80	52	0.43	0.28	73	0.34	0.30	64	0.39	0.38	52
Owner Occupied	30-89 days past due	0.05	0.04	65	0.24	0.07	91	0.47	0.07	99	0.40	0.09	98	0.23	0.07	90
	90+ days past due	0	0	37	0	0	33	0.09	0.01	93	0.08	0.01	91	0.08	0.02	87
	Nonaccrual	0.20	0.17	61	0.28	0.27	55	0.29	0.16	76	0.26	0.17	70	0.29	0.21	65
Other	30-89 days past due	0.53	0.08	91	0.24	0.14	74	0.60	0.07	98	0.51	0.07	95	0.26	0.09	84
	90+ days past due	0	0	37	0	0.01	33	0.07	0.01	90	0.02	0.01	74	0.01	0.02	64
	Nonaccrual	0.15	0.23	48	0.41	0.44	56	0.15	0.10	71	0.08	0.13	50	0.10	0.14	50
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0.21	1.13	43	0.42	0.84	52	0.66	1.23	57	0.33	1.07	54
Credit card	30-89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

7  
FR Dist.1  
Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,634,561	1,608,100	1,701,298	1,608,868	1,580,117
Retained earnings	2,498,853	2,151,064	1,899,630	1,610,574	1,313,657
Accumulated other comprehensive income (AOCI)	4,092	15,382	-34,678	-76,872	-41,835
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,137,506	3,774,546	3,566,250	3,142,570	2,851,939
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	640,572	639,275	646,870	587,207	492,354
Accumulated other comprehensive income-related adjustments	40,691	52,503	6,697	-29,641	-8,647
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,456,243	3,082,768	2,912,683	2,585,004	2,368,232
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,456,243	3,082,768	2,912,683	2,585,004	2,368,232
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	412,500	412,500	125,000	125,000	125,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	412,500	412,500	125,000	125,000	125,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	412,500	412,500	125,000	125,000	125,000
<b>Tier 1 Capital</b>	3,868,743	3,495,268	3,037,683	2,710,004	2,493,232
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	353,169	380,717	408,228	139,210	139,088
Non-qualifying capital instruments	253,566	253,566	253,566	253,566	253,566
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	232,270	291,462	158,461	154,164	139,174
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					1,157
Tier 2 capital before deductions	839,005	925,745	820,255	546,940	532,985
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	8,066	8,066	8,066	8,066	8,066
Tier 2 capital	830,939	917,679	812,189	538,874	524,919
Exited advanced approach tier 2 capital					
Total capital	4,699,682	4,412,947	3,849,872	3,248,878	3,018,151
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	49,150,312	43,790,510	35,622,693	30,281,279	27,208,199
Less: Deductions from common equity tier 1 capital	640,572	639,275	646,869	587,207	492,354
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	48,509,740	43,151,235	34,975,824	29,694,072	26,715,845
Total risk-weighted assets	40,422,100	34,946,624	31,581,317	27,939,739	25,094,787
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	8.55	12.37	3	8.82	12.35	3	9.22	12.11	6	9.25	12.09	6	9.44	12.16	9
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	9.57	13.11	3	10	13.08	3	9.62	12.78	2	9.70	12.85	5	9.94	12.95	7
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	11.63	14.91	3	12.63	15.23	9	12.19	14.36	12	11.63	14.45	5	12.03	14.63	9
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20	9.13	9.71	36	9.33	9.53	44
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	2,110	1,709	1,915	1,850	2,109	23.46	-21.53
Other insurance activities income .....	2,110	1,709	1,915	1,850	2,109	23.46	-21.53
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	157,675	154,637	187,534	147,859	145,896	1.96	11.38

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets .....		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.12	0.36	57	0.10	0.41	55	0.13	0.47	55	0.14	0.47	58	0.18	0.55	56
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income .....		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income .....		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C) .....		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H) .....		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums .....		927.51			447.82			233.61			160.49			127.33	

Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	3.83	12	19	4.05	11.03	26	5.87	11.51	29	5.16	10.22	28	5.54	9.84	33

<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	687,611	616,402	456,386	337,144	318,921
Real estate loans	0	0	0	0	0
Commercial and industrial loans	594,174	567,518	418,058	337,144	318,921
Loans to depository institutions and other banks acceptances	10,598	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	82,839	48,884	38,328	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,007	1,020	1,031	1,000	999
Interest-bearing bank balances	91,239	46,837	35,850	25,687	40,437
Total selected foreign assets	779,857	664,259	493,267	363,831	360,357
Total foreign deposits	118,068	110,029	77,731	60,622	63,104
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	118,068	110,029	77,731	60,622	63,104

#### Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans	5.92	0.66	94	6.62	0.87	94	6.82	1.25	92	5.91	1.17	90	5.19	1.08	89
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	

#### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans	0.04	0.79	11	0.19	0.64	38	0.22	0.29	60	0.13	1.53	23	0.21	2.12	30
Foreign governments and institutions		0			0			0			0			0	

#### Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	11.55	6.83	67	35.06	-2.40	86	35.37	22.48	81	5.71	7.24	48	3.63	21.19	58
Total selected assets	17.40	9.48	75	34.67	2.04	82	35.58	12.40	84	0.96	3.24	45	1.77	21.86	50
Deposits	7.31	0.73	60	41.55	3.46	96	28.22	10.36	80	-3.93	5	38	-3.96	-0.77	39

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	5,352,217	5,366,565	5,739,569	4,732,381	1,128,075	-0.27	1526.21
1-4 family residential loans	5,352,217	5,366,565	5,739,569	4,732,381	1,128,075	-0.27	1526.21
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	51,055	50,614	50,403	48,080	23,615	0.87	
1-4 family residential loans	51,055	50,614	50,403	48,080		0.87	
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	10.67	11.90	15.68	15.68	15.15		4.04
1-4 family residential loans	10.67	11.90	15.68	15.68	15.15		4.04
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	19.84	21.11	23.65	23.65	21.47		10.61
Home equity lines	0.92	1.26	1.73	1.73	2.13		3.15
Credit card receivables	0	0	0	0	0		0
Auto loans and other consumer loans	15.11	13.28	13.35	13.35	13.49		14.93
Commercial and industrial loans	39.77	39.85	35.29	35.29	37.59		41.52
All other loans and leases	24.35	24.51	25.98	25.98	25.32		29.80

BHC Name

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0.95	0.94	0.88	1.02	
1-4 family residential loans.....	0.95	0.94	0.88	1.02	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	1.32	1.45	1.66	1.77	0.95
Total retained credit exposure and asset sale credit exposure.....	1.44	1.51	1.79	2.30	1.68

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.45	0.42	0.35	0.15	0.44
Home equity lines	0.39	0.16	0.98	0.54	0.77
Credit card receivables					
Commercial and industrial loans	0.53	0.82	1.20	0.88	0.83
All other loans and leases	0.86	0.26	0.95	0.54	0.33
Total managed loans past due 30–89 days	0.64	0.52	0.90	0.58	0.56
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.76	1.96	1.68	1.37	0.26
Home equity lines	0	0	0.07	0.01	0.01
Credit card receivables					
Commercial and industrial loans	0.04	0.08	0.10	0.10	0.10
All other loans and leases	0	0	0.09	0.04	0.05
Total managed loans past due 90+ days	0.37	0.45	0.47	0.35	0.09
<b>Total Past Due Managed Assets</b>	<b>1.01</b>	<b>0.96</b>	<b>1.37</b>	<b>0.93</b>	<b>0.66</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.02	0	-0.01	0.03
Home equity lines	-0.34	0.42	0.54	0.27	0.40
Credit card receivables					
Commercial and industrial loans	0.12	0.15	0.37	0.20	0.08
All other loans and leases	0.02	0.10	0.03	-0.03	0.03
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.05</b>	<b>0.10</b>	<b>0.15</b>	<b>0.07</b>	<b>0.06</b>

BHC Name

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Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	211,270	308,374	198,534	171,143	155,887	-31.49	137.24
Dividends .....	145,000	244,000	139,000	111,000	122,000	-40.57	145.76
Interest .....	0	0	261	2,198	2,199		-100.00
Management and service fees .....	66,270	64,374	59,273	57,945	31,688	2.95	140.69
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	504	9,465	384	245	82	-94.68	290.70
Dividends .....	0	9,000	0	0	0	-100.00	
Interest .....	0	0	0	0	0		-100.00
Management and service fees .....	504	465	384	245	82	8.39	338.26
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	211,774	317,839	198,918	171,388	155,969	-33.37	137.46
Securities gains (losses) .....	965	-484	0	1,049	0		
Other operating income .....	2,405	1,016	1,008	1,477	2,488	136.71	-44.64
Total operating income .....	215,144	318,371	199,926	173,914	158,457	-32.42	130.03
<b>Operating Expenses</b>							
Personnel expenses .....	109,142	75,179	72,925	64,726	50,683	45.18	218.21
Interest expense .....	27,723	28,922	23,003	11,510	9,702	-4.15	200.32
Other expenses .....	150,386	124,545	127,761	118,847	84,107	20.75	108.80
Provision for loan and lease losses .....	0	0	18	56	16		-100.00
Total operating expenses .....	287,251	228,646	223,707	195,139	144,508	25.63	148.54
Income (loss) before taxes .....	-72,714	87,303	-21,744	-23,747	13,949		
Applicable income taxes (credit) .....	-56,528	-42,745	-40,776	-34,186	-47,139		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	-16,186	130,048	19,032	10,439	61,088		
Equity in undistributed income of subsidiaries .....	482,336	162,942	336,665	332,727	196,594	196.02	143.78
Bank subsidiaries .....	472,315	167,738	331,558	326,595	189,006	181.58	144.61
Nonbank subsidiaries .....	10,021	-4,796	5,107	6,132	7,588		109.95
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	466,150	292,990	355,697	343,166	257,682	59.10	125.33
<b>Memoranda</b>							
Bank net income .....	617,315	411,738	470,558	437,595	311,006	49.93	144.88
Nonbank net income .....	10,021	4,204	5,107	6,132	7,588	138.37	109.95
Subsidiary holding companys' net income .....	0	0	0	0	0		

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Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	4,854,413	87.82	4,362,881	84.27	4,159,612	87.78	3,558,984	3,186,161	11.27	66.02
Common and preferred stock .....	4,242,778	76.76	3,755,110	72.53	3,545,767	74.83	2,991,756	2,636,283	12.99	79.24
Excess cost over fair value .....	611,635	11.07	607,771	11.74	613,845	12.95	538,728	481,878	0.64	26.80
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	28,500	68,000		-100.00
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	112,307	2.03	101,866	1.97	106,666	2.25	101,984	63,041	10.25	103.09
Common and preferred stock .....	48,857	0.88	36,261	0.70	36,605	0.77	26,517	33,785	34.74	90.91
Excess cost over fair value .....	63,450	1.15	65,605	1.27	70,061	1.48	75,467	29,256	-3.28	113.59
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	70	0	1,200	1,845		-100.00
Securities .....	17,089	0.31	15,250	0.29	14,695	0.31	12,765	14,461	12.06	32.21
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	181,154	3.28	322,604	6.23	96,243	2.03	37,926	78,041	-43.85	263.56
Cash and due from unrelated depository institution .....	3	0	3	0	2	0	5	4	0.00	
Premises, furnishings, fixtures and equipment .....	245,783	4.45	272,970	5.27	275,214	5.81	155,561	131,207	-9.96	113.64
Intangible assets .....	8,371	0.15	8,371	0.16	8,371	0.18	8,371	8,371	0.00	0.00
Other assets .....	108,365	1.96	93,239	1.80	77,850	1.64	51,341	43,574	16.22	130.55
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	5,527,485	100.00	5,177,184	100.00	4,738,723	100.00	3,928,137	3,526,705	6.77	71.94
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year .....	143,612	2.60	166,818	3.22	299,108	6.31	192,182	90,203	-13.91	173.83
Subordinated notes and debentures .....	436,938	7.90	436,506	8.43	436,095	9.20	139,210	139,088	0.10	214.41
Other liabilities .....	194,681	3.52	204,299	3.95	58,705	1.24	75,609	66,909	-4.71	244.80
Balance due to subsidiaries and related institutions .....	253,566	4.59	253,566	4.90	253,566	5.35	253,566	253,566	0.00	0.00
Total liabilities .....	1,028,797	18.61	1,061,189	20.50	1,047,474	22.10	660,567	549,766	-3.05	98.17
Equity Capital .....	4,498,688	81.39	4,115,995	79.50	3,691,249	77.90	3,267,570	2,976,939	9.30	66.89
Perpetual preferred stock (income surplus) .....	412,500	7.46	412,500	7.97	125,000	2.64	125,000	125,000	0.00	64.17
Common stock .....	58,892	1.07	58,473	1.13	57,951	1.22	56,518	56,068	0.72	13.30
Common surplus .....	1,685,572	30.49	1,649,990	31.87	1,650,278	34.83	1,557,984	1,529,035	2.16	23.41
Retained earnings .....	2,447,535	44.28	2,080,013	40.18	1,899,630	40.09	1,610,574	1,313,657	17.67	123.21
Accumulated other comprehensive income .....	4,092	0.07	15,382	0.30	-34,679	-0.73	-76,872	-41,835	-73.40	
Other equity capital components .....	-109,903	-1.99	-100,363	-1.94	-6,931	-0.15	-5,634	-4,986		
Total liabilities and equity capital .....	5,527,485	100.00	5,177,184	100.00	4,738,723	100.00	3,928,137	3,526,705	6.77	71.94
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	253,566	4.59	253,566	4.90	253,566	5.35	253,566	253,566	0.00	0.00
Notes payable to subsidiaries that issued TPS .....	253,566	4.59	253,566	4.90	253,566	5.35	253,566	253,566	0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.84	11.94	45	7.46	7.29	50	10.28	9.68	62	11.08	10.40	59	9.07	7.61	65
Bank net income / Average equity investment in banks	13.39	11.80	68	9.82	7.45	74	12.42	10.51	75	13.25	11.19	74	10.43	8.74	70
Nonbank net income / Average equity investment in nonbanks	9.43	13.12	47	4.10	9.75	49	4.90	7.89	51	10.08	7.10	69	12.90	4.73	79
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	132.43	96.79	99	140.53	88.16	98	132.29	82.22	99	127.52	82.56	98	120.69	80.64	91
Nonbank net income / Parent net income	2.15	3.40	65	1.43	3.59	57	1.44	5.93	62	1.79	3.78	66	2.94	7.76	63
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital	22.87	16.81	77	25.78	20.06	75	28.38	20.43	71	20.22	20.88	67	18.47	19.94	66
Total debt / Equity capital	12.90	11.71	69	14.66	14.41	67	19.92	14.31	73	10.14	14.69	58	7.70	13.95	53
Total debt + notes payable to subs that issued TPS / Equity capital	18.54	13.63	74	20.82	16.67	73	26.79	16.36	74	17.90	17.10	68	16.22	16.10	66
Total debt + Loans guaranteed for affiliate / Equity capital	12.90	11.77	68	14.66	14.68	67	19.92	14.56	73	10.14	15.14	57	7.70	14.35	53
Total debt / Equity capital – excess over fair value	15.18	11.81	72	17.53	14.52	71	24.45	14.51	73	12.49	14.81	62	9.30	14.10	60
Long-term debt / Equity capital	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73	10.14	13.37	60	7.70	12.69	53
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	15.01	0.05	99	16.36	0.08	98	18.53	0.12	98	18.80	0.12	98	17.17	0.17	98
Long-term debt / Consolidated long-term debt	28.53	39.86	35	28.99	34.67	42	39.64	28.44	60	30.04	28.63	55	27.11	26.93	54
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92	111.17	103.10	84	106.86	102.10	73
Total investment in subs / Equity capital	110.40	108.40	74	108.47	110.16	67	115.58	111.07	80	112.04	112.48	67	109.15	111.30	63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	1	0.29	85	1.19	0.47	78	1.62	0.36	92	1.06	0.35	81	0.79	0.52	65
Equity investment in subs – equity cap / Net income-div (X)	1.27	1.05	68	1.68	1.82	60	1.98	1.22	81	1.25	1.22	65	0.94	2.64	36
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	86.88	152.85	19	126.97	136.59	52	92.52	177.68	19	91.08	162.34	15	119.50	141.81	44
Cash from ops + noncash items + op expense / Op expense + dividend	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18	99.34	174.91	15	136.09	148.20	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	80.97	98.54	31	168.30	134.08	74	123.86	116.34	62	90.89	103.19	33	120.40	92.33	68
Pretax operating income + interest expense / Interest expense	-162.29	1,835.33	1	401.86	2,016.32	25	5.47	1,968.54	3	-106.32	2,898.75	3	243.77	1,909.25	21
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-89.89	1,770.77	0	320.57	1,539.23	21	37.24	1,632.83	3	-6.13	1,369.37	4	172.62	1,547.94	16
Dividends + interest from subsidiaries / Interest expense + dividends	114.76	174.12	32	220.36	150.43	81	158.05	210.80	37	181.13	188.90	50	247.19	172.51	75
Fees + other income from subsidiaries / Salary + other expenses	25.73	11.92	78	32.46	13.95	77	29.73	16.52	74	31.70	16.08	74	23.57	16.39	67
Net income / Current part of long-term debt + preferred dividends (X)	16.67	47.61	31	13.71	35.64	41	43.38	57.11	73	41.85	33.93	76	26.35	24.63	73
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-2.11	3.44	8	4.40	3.85	60	0.49	2.64	38	-9.94	2.61	5	-6.42	3.24	7
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10		0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual		0.92			1.03		0	0.54	40	0	6.54	38	0	7.38	36
Total		1.09			1.13		0	0.58	34	0	6.78	36	0	7.48	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.24	1.76	61	0.24	2.66	58	0.30	5.62	57	0.50	5.50	57	0.22	5.68	50
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

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## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		66.37		66.04	81.10	45	342.11	57.84	96	488.42	57.26	98	66.37	68.72	53
Dividends declared / Net income .....	21.16	28.27	35	29.31	42.29	35	18.30	33.08	25	14.86	27.33	20	15.73	31.29	23
Net income – dividends / Average equity.....	8.55	8.62	57	5.28	4.14	65	8.40	6.46	76	9.43	7.33	78	7.64	5.03	77
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	147.02	155.92	57	284.08	132.17	86	213.48	178.13	59	217.71	157.73	66	300.92	130.71	86
Dividends from nonbank subsidiaries .....	0	4.90	22	10.48	3.41	85	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	147.02	203.53	43	294.56	174.85	85	213.48	260.40	48	217.71	215.26	57	300.92	196.35	77
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	23.49	45.96	25	59.26	60.28	50	29.54	66.55	20	25.37	60.71	17	39.23	59	30
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0.06	0.54	55	0.50	0.52	72	0.71	0.76	69
Management and service fees from bank subsidiaries .....	10.74	0.88	93	15.63	1.47	93	12.60	1.55	91	13.24	1.88	90	10.19	2.98	83
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	34.22	51.33	31	74.90	62.88	61	42.19	69.36	23	39.11	63.43	25	50.12	62.82	36
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	62.63	8	214.08	56.39	91	0	82.95	12	0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries .....	5.03	0.37	91	11.06	0.86	91	7.52	1.92	87	4	2.96	86	1.08	0.85	84
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries .....	5.03	87.22	14	225.14	79.84	85	7.52	150.41	16	4	99.33	17	1.08	165.35	11
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	67.40	74.16	23	76.64	69.76	32	69.53	67.32	31	63.82	65.18	31	76.99	59.17	46
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0.13	0.80	54	1.26	0.92	76	1.39	0.94	72
Management and service fees from bank subsidiaries .....	30.80	1.44	97	20.22	1.87	95	29.65	1.81	95	33.32	2.01	95	20	2.17	93
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	98.20	83.13	50	96.86	82.20	44	99.30	78.80	68	98.41	74.20	54	98.38	69.23	65
Dividends from nonbank subsidiaries .....	0	3.07	21	2.83	1.95	78	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0.23	0.01	93	0.15	0.02	90	0.19	0.06	90	0.14	0.03	90	0.05	0.07	85
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	0.23	4.67	50	2.97	4.70	72	0.19	7.29	40	0.14	7.64	42	0.05	9.99	28
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt .....	43.68	26.38	72	42.03	27.08	72	34.49	28.33	69	76.52	26.53	84	110.59	39.18	89